M. G. & Co." (the parties referred to are respectable persons). "W. H." "G. J. F." "G. G. S." "Michael's Ghost" (shall be glad to hear from him again). "A. P." "H. and N." (why did not you let us have it before?) "B. and C." "Pucklington." "C. F. D." (thanks). "Enquirer" (the surveyor was bound to apply earlier). "C. and S." "W. B." "J. G. E." "E. N. C." "P. H. H." (reached us too late). "G. E." "R. E. M." "A Subscriber from the first" (it depends on local customs and local Acts). "Quondam." "G. W. S." "K. G." "Bardi" (shall appear).

*** We are forced to postpone the conclusion of article "on polishing marble," and some others.

NOTICE.—All communications respecting *advertisements* should be addressed to the "Publisher," and not to the "Editor:" all other communications should be addressed to the EDITOR, and *not* to the Publisher.

ADVERTISEMENTS.

BILLS of QUANTITIES.—DAY & SON, Lithographers to the Queen.—Lithograph Bills of Quantities with the greatest despatch, and at a vast saving on the prices generally charged.

7, GATE-STREET, LINCOLN'S-INN-FIELDS.

BILLS of QUANTITIES.—W. P. MITCHIM, Lithographer and Draughtsman.—Architectural and Engineering Drawings printed, either plain or in tints, in a very superior manner. Plans, elevations, &c. enlarged or reduced on stone, by efficient draughtsmen. Bills of quantities, specifications, and circulars lithographed in a few hours, and at a great saving in price.—20, Parliament-street, and 1, Adam street, Adelphi, London.

ALTAR and COMMUNION CLOTHS, ECCLESIASTICAL CARPETS, CHURCH DECORATIONS, ROBES, &c.—HARRISON, 61, Brownlow-street, Bedford-row, London.—Decorations from the most simple to the most elaborate designs, at moderate prices.

GREAT EXHIBITION, CENTRAL AVENUE.

An Illustrated Priced List of CHURCH FURNITURE, exhibited by GILBERT J. FRENCH, BOLTON, LANCASHIRE, transmitted free by post on application.

PARCELS DELIVERED IN LONDON DAILY.

E. WOLFF & SONS' PURIFIED BLACK LEAD PENCILS, perfectly free from grit, may be entirely erased, and will maintain a firm point.—E. WOLFF and SONS beg to inform the Trade that they have succeeded in so greatly improving their Black Lead, that they are now manufacturing a PICTURE GRAPHO, or BLACK LEAD PENCIL, entirely free from grit, which will easily yield to India Rubber, and ensure perfect erasure; it possesses great brilliancy and depth of colour, and will maintain a firm point. They have attained to so great a perfection in the manufacture of this Lead as to be able at all times to make the same strength and colour when once found to be suitable for any particular purpose, and have produced a pencil fully equal to those used in former years, when they were made of the finest Cumberland Lead, which at the present time cannot be obtained sufficiently pure for the best pencils. The following are the degrees:—G. HB. HHB. HHHB. F. FF. FFF. BB. BBB. BBBB. W.—W. This pencil is particularly recommended for writing and counting-house use.—E. WOLFF and SONS have the honour of supplying their PURIFIED BLACK LEAD PENCILS to Her Majesty's Stationery Office, the Admiralty, the Bank of England, several Railway Companies, and many other Public Establishments.—May be had of all respectable Stationers, &c., and at the manufactory, 23, Church-street, Spitalfields, London.

LAWRENCE and CO., 55, Parliament-street, Westminster, and 10, York-place, Lambeth, Manufacturers and Dealers in Zinc, &c.—Fumic Tiles; Chimney Flues in five feet; various sorts of chimney-cowls and tops, perforated zinc in sheets, 3½d per foot; rain pipe, 3 in., 4d. per foot; bell tube, 2½d. per lb. Baths, windows, skylights, dressing bar, &c. &c. to order. Zinc or brass plates supplied or engraved in best manner. Spelter and sheet zinc and nails at lowest market prices.

ZINC, from the VIEILLE MONTAGNE MINING COMPANY, is the purest known, free from alloy of iron, lead, or sulphur. It is supplied in spelter for brass founders, &c., and in sheets for ship sheathing and roofings of all kinds, and nails of all dimensions. It may be had of the following Agents, who have always a large stock in hand:

London—Messrs. Charles Devaux and Co.; Mr. Charles Jack Mr. William Sharrow.
Birmingham—Mr. John Barwell.
Liverpool—Messrs. F. Zwilchenbart and Co.
Manchester—Messrs. Rich, Johnson and Brother.
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Hull—Messrs. Thomas B. Horley and Co.
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Glasgow—Messrs. A. G. Kidston and Co.
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Peterborough—William P. Stanley.
Ipswich—George Harpham.

Sizes from 30 to 34 oz. per square foot is generally used for roofings, which costs at least one-third cheaper than slate sometimes; and the slate in combining, which lasts from five to six years, sometimes three-fourths cheaper than copper or yellow metal. And if the same advantages are made of the Vieille Montagne Zinc, and under the superintendence of Mr. FREDERICK BROWN, the surveyor of the Company (for which no charge whatever is made), a guarantee will be given of its durability.—For further particulars and prices, apply to Mr. H. F. SCHMOLL, General Agent for England, at the Company's Offices, No. 13, Mincing-lane buildings, Wellclose-square, London.

PATENT VULCANIZED INDIA-RUBBER TUBING, for the Passage of Chemical Purposes, Fire Engines, Mineral Pumps, &c.—JAMES LYNE HANCOCK, Sole Manufacturer and Licensee, Gosnell-mews, Gosnell-road, London, begs to invite the attention of Architects, Builders, Engineers, and the trade generally, to the Vulcanized India-Rubber Tubing, which is now manufactured from 1-4-inch bore and upwards, in lengths of from 50 to 100 feet, and of various strengths suitable to the purposes for which it is applied. VULCANIZED HOSE for FIRE ENGINES, LIQUID MANURE, and for conveying HOT WATER to BATHS in DWELLING-HOUSES and HARTSHILL, manufactured to resist great pressure of any length and size to order.

*** Testimonials may be had on application to the

N.B. VULCANIZED WASHERS and SHEET RUBBER or Steam and Hot Water Pipes, and Packings for Pistons and Glands of Steam Engines, cut any size to order.

METROPOLITAN SANITARY ASSOCIATION, AND FRIENDS OF SANITARY REFORM. BANQUET at M. SOYER'S, GORE HOUSE, Kensington, on SATURDAY, May the 10th, at six for half-past Six precisely.

The Right Honourable the Earl of CARLISLE, Chairman.

His Grace the Duke of Argyle
Lord Ashley, M.P.
C. J. B. Aldis, Esq. M.D.
H. Austin, Esq.
S. G. Babington, Esq. M.D.
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Robert Fox, Esq.
George Godwin, Esq. F.R.S.
A. D. Grainger, Esq. F.R.S.
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J. Carman Morris, Esq. F.R.S.
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T. T. Rannwell, Esq. F.G.S.
W. Ranger, Esq.
R. Rawlinson, Esq. F.G.S.
The Right Rev. the Lord Bishop of Ripon
Henry Roberts, Esq. F.S.A.
William Rogers, Esq.
R. A. Slaney, Esq. M.P.
Dr. T. Southwood Smith
Tom Taylor, Esq.
W. H. Thackery, Esq.
H. H. Williams, Esq.

Application for tickets (one guinea each) to be made to the Honorary Secretaries of the Association 10, Craig's-court, Charing-cross; or to M. Soyer, Gore House, Kensington.

In the evening there will be a conversazione.

Ladies will be admitted on introduction by a Steward to the Gallery and Rooms, and be provided with refreshments.

M. W. LUSIGNAN, M.A.,
ADOLPHUS BARNETT, M.B.,
CHARLES B. WALSH,
} Hon. Secs.

10, Craig's-court, Charing-cross, April 24, 1851.

SOYER'S UNIVERSAL SYMPOSIUM, Gore House, Kensington.—Season Tickets: single ticket, one guinea; double ticket, one guinea and a half; family ticket, admitting five, three guineas; some of which are transferable; to be had at the Symposium; Mitchell's, Bond street; Sams', St. James's-street; and all the principal booksellers and musicsellers. The season ticket affords the facility of entering the mansion and grounds forming the Symposium at all times without paying at the door, which last charge M. Soyer has felt it incumbent on him to make in order to keep this delightful establishment select. For the description of the extraordinary multiplicity of the wonders contained in this the Vatican of Gastronomy, see the criticisms of the daily papers of Monday, April 28. The general opening of the Symposium on the 16th of May will be celebrated by a grand banquet, given by the Sanitary Commissioners, at which the Earl of Carlisle will preside. Ladies' tickets for the gallery may be obtained on application at the Symposium.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital 500,000*l.*

TRUSTEES.
Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sheriff-Hutton Park.
Robt. Swann, Esq., York.
BANKERS.—Messrs. Swann, Hargreaves, Oliveph, and Co., York.
ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for life insurances, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100*l.*

Age next birth-day.	A MALE. Whole Life Premiums	A FEMALE Whole Life Premiums	Age next birth-day.	A MALE. Whole Life Premiums	A FEMALE. Whole Life Premiums
10	1 7 6	1 8 4	48	3 11 6	3 3 8
12	1 9 3	1 7 6	50	4 1 9	3 13 3
14	1 11 3	1 8 10	52	4 11 6	4 3 6
16	1 13 4	1 11 4	54	5 4 0	4 14 0
18	1 15 9	1 13 9	56	5 6 6	5 15 6
20	1 18 2	1 16 8	58	6 4 0	6 8 6
22	2 0 2	1 19 3	60	7 4 6	6 3 6
24	2 2 0	2 1 9	62	8 4 6	7 10 6
26	2 4 0	2 4 4	64	9 7 6	9 7 6
28	2 6 6	2 7 0	66	10 9 6	10 7 6
30	2 9 0	2 10 0	68	11 18 6	11 18 6
32	2 11 6	2 13 0	70		13 1 9
34	2 14 0	2 16 4	72		14 15 10
36	2 16 9	3 0 0	74		16 13 10
38	2 19 6	3 3 6	76		18 13 4
40	3 2 6	3 7 0	78		20 15 0
42	3 5 3	3 10 6	80		23 0 0

* EXAMPLE.—A Gentleman whose age does not exceed 30, may insure 1,000*l.* payable on his decease, for an annual payment of 2*l.* 10*s.*; and a Lady of the same age can secure the same sum for an annual payment of 1*l.* 17*s.* 6*d.*

Prospectuses, with the rates of premium for the intermediate ages, and proposals for insurance may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES are also effected by this Company on the most moderate terms. AGENTS are WANTED in those Towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to Mr. HENRY DINSDALE 18, Wellington-street Strand Agent for London.

PELICAN LIFE INSURANCE COMPANY, Established in 1797, for Granting Assurances on Lives and Survivorships.—Offices, 70, Lombard-street, City, and 57, Charing-cross, Westminster.

DIRECTORS.

Matthias Attwood, Esq.
Robert Gurney Barclay, Esq.
William Cabbell, Esq. F.R.S.
William Davis, Esq.
Richard Fuller, Esq.
Jas. A. Gordon, M.D., F.R.S.
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Thomas Hodgson, Esq.
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J. Peddy Maspratt, Esq.
C. Hampden Turner, Esq., F.R.S.
Matthew Whiting, Esq.

AUDITORS.

Emanuel Goodhart, Esq.
John Davis, Esq.
John Haggard, D.C.L.

BONUS.

NOTICE.—FOUR-FIFTHS of the Net Profits realised by the Company from Insurances effected upon the Participating Scale of Premiums allotted, agreeably to the conditions of the Policies, every Seven Years, one month ending from the 2nd July, 1820.

The following is a specimen of the Bonuses declared at the first septennial investigation up to the 2nd July, 1827:—

Age when Assured.	Sum Assured	Previous Paid. Number.	Previous Paid. Amount.	Bonus added.	Per centage on Premiums paid.
	£.		£. s. d.	£. s. d.	£. s. d.
18	2,000	6	215 9 0	134 11 6	62 6 6
23	2,000	7	278 16 8	247 11 6	41 18 3
33	2,000	8	471 17 6	191 14 6	40 11 8
43	2,000	6	464 6 6	173 6 7	37 3 10

Annual Premium required for the Assurance of £100 for the whole term of life:—

Age.	Without Profits	With Profits	Age.	Without Profits	With Profits
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 11 6	1 18 0	40	3 15 10	5 6 0
25	1 19 10	2 10 3	50	4 8 0	6 10 7
30	2 4 6	3 0 4	60	6 1 0	8 7 4

ROBERT TUCKER, Secretary.

BRITISH ASSURANCE COMPANY, 8, King-street, Cheapside.
Chairman—SYDNEY SMIRKE, Esq., A.R.A.

The rates for both fire and life assurance are as low as can with safety be taken. The premiums for life assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.

JOHN REDDISH, Manager.

HEALTHY AND UNHEALTHY LIVES ASSURED.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 9, New Coventry-street, Leicester-square, London; and 15, Rue Tronchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives.

Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 2 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY AMOREE, Actuary.
WILLIAM NORRIS, Secretary.

ASYLUM FOREIGN AND DOMESTIC LIFE OFFICE, No. 73, CORNHILL,
Established in 1834 for INVALID and HEALTHY LIVES, and for Officers and Others.

CHAIRMAN—Lieut.-Gen. Sir James Law Lushington, G.C.B.
DEPUTY CHAIRMAN—Charles William Hallett, Esq.

ADVANTAGES OFFERED BY THE ASYLUM.

Low Premiums for every year of life.
Ascending Scales, commencing at very reduced rates.
Alternative One-third of premium lent at 4 per cent.
Invalids (engaged in trades) admitted to equitable rates.
Naval and Military Officers: fixed rates for all countries.
No references required from parties of unexceptionable health and habits, who shall appear at the Office, 73, Cornhill.

GEO. FARREN, Esq., Resident Director.

LOANS ON EQUITABLE TERMS.

LONDON MUTUAL LIFE and GUARANTEE SOCIETY. Head Offices, 68, Moorgate-street, London, Incorporated by Act of Parliament, with a Guarantee Fund of 50,000*l.* Loans granted upon approved personal or other security, in connection with a life assurance, for periods not exceeding three years. Applications addressed to the Secretary, and endorsed "Private," will be received as strictly confidential, and meet with attention. Prospectuses, tables of rates, terms of honorary guarantee, and every other information, on application at the Society's Offices. By Order of the Board

JOHN WILSON, Chairman
JOHN TUCKER, Vice-Chairman.
HENRY C. RIFFE, Secretary.

March, 1851.

The Directors are ready to receive applications for Agencies from persons of respectability and industrial energy of character.

VICTORIA LIFE ASSURANCE COMPANY, 18, KING WILLIAM-STREET, CITY.—Established 1845.

DIRECTORS.

BENJAMIN HAWES, Esq. Chairman.
THOMAS NESBITT, Esq. Deputy-Chairman.

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John Bernard, Esq.	John Knill, Esq.
George Denny, Esq.	John Polkett, Esq.
Bryan Dunkin, Esq., F.R.S.	Charles Phillips, Esq.
Aaron Goldsmid, Esq.	Daniel Pollitzer, Esq.
Sidney Gurney, Esq.	Offr. Bellingham Woolsey, Esq.

Assurers in this Company have the guarantee of an ample subscribed capital, and careful and economical management. The success of the Society is manifest from the fact that since its establishment more than 2,500 Policies have been issued, assuring over 1,200,000*l.*, while its assets stand at 128,000*l.* and upwards, with an income of 30,000*l.* a-year, steadily increasing.

CREDIT OF ONE-THIRD OF THE PREMIUMS TILL DEATH.—When an assurance is effected for the whole term of life, one-third of the annual premiums may remain unpaid till death.

CREDIT OF HALF THE PREMIUMS FOR FIVE YEARS.—When an assurance is effected for the whole term of life, one-half of the annual premiums may remain on credit for five years at 5 per cent. per annum interest, to be paid off at the expiration of the five years, or to remain as a charge upon the policy, as may be agreed upon.

PROFITS—BONUS.—Four-fifths, or 80 per cent., of the entire profits of the Company are appropriated every seven years to parties who have been assured on the profit scale for three clear years: the bonus may be applied either in addition to the sum assured or in reduction of the future premiums.

LOANS.—Advances are made to assurers on assignable property or income, and also on the guarantee of most undoubted personal security.

WILLIAM RATHAY, Actuary and Secretary.

UNDER THE SPECIAL PATRONAGE OF HER MOST GRACIOUS MAJESTY THE QUEEN, AND FIELD MARSHAL HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., K.T., K.P., G.C.B., and G.C.M.G.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY, Established A.D. 1837,
FOR GENERAL ASSURANCE ON LIVES,
18, Waterloo-place, London.

DIRECTORS.

Colonel Sir Frederic Smith, K.H., F.R.S., R.E., Chairman.
James Frederick Negrey Daniell, Esq., Deputy-Chairman.
Admiral the Right Hon. Sir G. Cockburn, G.C.B., Rear-Admiral of the United Kingdom.
Major-Gen. Sir J. Cockburn, Bt. G.C.H.
General Sir Thomas Bradford, G.C.B., G.C.M.
Lt.-Gen. Sir J. Gardiner, K.C.B.
Major-General Sir Hew D. Ross, K.C.B., Deputy Adjutant-General Royal Artillery.
Capt. Sir Geo. Back, R.N., F.R.S.
Major-Gen. Taylor, C.B., F.R.S.
Major-Gen. Edw. Wynyard, C.B.
Major-Gen. Arnold, K.H., K.A.
Archibald Hair, Esq., M.D.
Captain William Lecocq, R.E.
Wm. Chas. Ross, Esq., Navy Agent.
Wilbraham Taylor, Esq.
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Major F. S. Sotheby, C.B., R.I.C.S.
Major-Gen. Sir G. Pollock, G.C.B.
Captain William Cuppage, R.N.
Captain Michael Quin, R.N.

BANKERS.—Messrs. Coutts and Co., 59, Strand.
PHYSICIAN.—Sir Charles Fergusson Forbes, M.D., K.C.H., F.L.S.
COUNSEL.—J. Manners, Esq., 4, Serle-street, Lincoln's-Inn Fields.
SOLICITOR.—Stephen Garrett, Esq., 12, Suffolk-street, Pall Mall East.

ACTUARY.—John Finlaison, Esq., the Government Calculator, and President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk for parties assured in this other limit, change from one climate to another, without forfeiting their Policies.

Four-Fifths of the Profits are divided amongst the Assured.

JOSEPH CARTWRIGHT BERTELL, Secretary.

INVENTORS' AID ASSOCIATION.—(Provisionally Registered.) The Capital of the Association to be raised by Shares of 2*l.* each.

BANKERS.—Messrs. Spooner, Attwood, and Co. Grasschurch-street.

The INVENTORS' AID ASSOCIATION has been formed for the purpose of affording to Inventors the means of obtaining Letters Patent for their inventions, and providing opportunities for a beneficial disposal of Patent Rights obtained by the aid of the Association.

The Association will in no instance work a patent themselves, but will introduce it to the notice of the capitalist.

Applications for the remaining shares, and for the appointment of Agents, to be made, accompanied with a reference, to the Secretary, at the offices of the Association, of whom also prospectuses and every information, may be obtained.

WILLIAM M. ROBERTSON, Secretary.

8, Beaufort-buildings, Strand, London.